In re: Maria DLA Cabreja-Castro Debtor Case No. 14-04110-RNO Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1 User: MMchugh Page 1 of 3 Date Rcvd: Nov 08, 2017 Form ID: 309A Total Noticed: 79

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Nov 10, 2017.
                       +Maria DLA Cabreja-Castro, 739 W. Princess Street, York, PA 17401
+Jason Brett Schwartz, Mester & Schwartz, P.C., 1333 Race Street,
Philadelphia, PA 19107-1556
db
                                                                                                             York, PA 17401-3640
aty
                        +Joshua I Goldman, KML Law Group, P.C., 701 Market Street,
                                                                                                                         Suite 5000,
aty
                          Philadelphia, PA 19106-1541
                        +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,
aty
                          Philadelphia, PA 19106-1541
                       +William E. Craig,
                                                     Morton & Craig LLC, 110 Marter Avenue, Suite 301,
aty
                          Moorestown, NJ 08057-3125
                        +Steven M. Carr (Trustee), Ream, Carr, Markey and Woloshin LLP, 119 East Market Street,
                          York, PA 17401-1221
                        +ALLERGY & ASTHMA CONSULTANTS,
                                                                        1620 S. QUEEN ST.,
                                                                                                          YORK, PA 17403-4637
4540826
                       +ALLIED INTERSTATE, COLLECTION DIVISION, WEST PALM BEACH, FL 33405-1520
                                                                                             3111 S DIXIE HWY #101,
4540827
                         ALLIED INTERSTATE, PO BOX 361623,
4540828
                                                                                   COLUMBUS, OH 43236-1623
                       +ALLIED INTERSTATE LLC, 7525 W CAMPUS RD, NEW ALBANY, OH 43054-1121 +ANESTHESIA ASSOCIATES OF YORK, 110 PINE GROVE COMMONS, YORK, PA 17403-5151
4540829
4540835
                       +ANESTHESIA ASSOCIATES OF YORK, PO BOX 70240, PHILADELPHIA, PA 19176-0240
+APPLE HILL SURGICAL ASSOCIATES, 25 MONUMENT ROAD, SUITE 220, YORK, PA 17403-5049
+COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
4540834
4540836
                       +APPLE HILL SURGICAL ASSOCIATES, 25 MONUMENT ROAD, SUITE 220, YORK, PA 17403-51 
+COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OF 
(address filed with court: COLUMBIA GAS, P.O. BOX 742510, CINCINNATI, OH 45274) 
+COLUMBIA GAS, PO BOX 910, SMITHFIELD, PA 15478-0910 
+CREDIT BUREAU OF YORK, 33 S DUKE ST, YORK, PA 17401-1485 
+FAMILY FIRST HEALTH, 116 S. GEORGE ST. SUITE 400, YORK, PA 17401-1443 
+FINANCIAL RECOVERIES, 200 E PARK DR STE 100, MOUNT LAUREL, NJ 08054-1297 
ETHANICIAL RECOVERIES, 200 B PARK DR STE 100, MOUNT LAUREL, NJ 08054-1297
4540846
                      ++COLUMBIA GAS,
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                       +FINANCIAL RECOVERIES, 200 E PARK DR STE 100, MOUNT LAUREL, NJ 0 FINANCIAL RECOVERIES, PO BOX 1388, MOUNT LAUREL, NJ 08054-7388 +HY CITE/ROYAL PRESTIGE, 333 HOLTZMAN RD, MADISON, WI 53713-2109
4540853
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4540855
                       +LAWRENCE V. YOUNG, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132 +MARSHA D. BORNT, MD, APPLE HILL GYNECOLOGY, 25 MONUMENT RD, YORK, PA 17403-5060
4540822
4540859
                       +MCCABE, WEISBERG & CONWAY P.C.,
4540861
                                                                           123 SOUTH BROAD STREET, SUITE 1400,
                      PHILADELPHIA, PA 19109-1060

+MET ED, P.O. BOX 3687, AKRON, OH 44309-3687

+MET-ED, 331 NEWMAN SPRINGS ROAD, BLDG. 3, RED BANK, NJ 07701-5688

+HETROPOLITAN EDISON COMPANY, BANKRUPTCY DEPARTMENT, 331 NEWMAN SPRINGS ROAD, BUILDING 3,
4632821
4632823
4632822
                          RED BANK NJ 07701-5688
                       (address filed with court: MET-ED, P.O. BOX 16001, READING, PA 19612-600 +PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061 +SANTANDER CONSUMER USA, PO BOX 961288, FT WORTH, TX 76161-0288 +SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001 +THE FERTILITY CENTER, 130 LEADERS HEIGHTS RD, YORK, PA 17403-5121
                                                                                                             READING, PA 19612-6001)
4540824
4540870
4540823
4540873
                       +WELLSPAN, YORK HOSPITAL, P.O. BOX 15124, YORK, PA 17405-7124
+WELLSPAN, YORK HOSPITAL, 1001 S. GEORGE ST, YORK, PA 17403-3645
+WELLSPAN MEDICAL GROUP, C/O PHYSICIAN BILLING, 1803 MT. ROSE AVE., SUITE B3,
4540874
4540875
4540876
                          YORK, PA 17403-3051
                       +Wollemi Acquisitions, LLC by AIS Data Services, LP, PO Box 165028, Irving, TX 75
+Wollemi Acquisitions, LLC by AIS Data Services, LP, PO Box 165028, Irving, TX 75
Wollemi Acquisitions, LLC by AIS Data Se, PO Box 165028, Irving, TX 75016-5028
+YORK CITY SEWER & REFUSE DEPARTMENT, 50 W. KING STREET, YORK, PA 17401-1420
4713666
                                                                                                                                       Irving, TX 75016-5028
4713667
                                                                                                                                     Irving, TX 75016,
4540880
                       +YORK COUNTY TAX CLAIM BUREAU, 28 EAST MARKET STREET, +YORK HOSPITAL, P.O. BOX 6195, READING, PA 19610-0195
                                                                                                                ROOM 110,
4540881
                                                                                                                                   YORK, PA 17401-1587
4540883
                       +YORK HOSPITAL,
                                                  1001 SOUTH GEORGE STREET,
                                                                                             P.O. BOX 2507,
                                                                                                                        YORK, PA 17405-2507
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: lyoung@cgalaw.com Nov 08 2017 18:54:06 Lawrence V. Young, CGA Law Firm,
                                                                  York, PA 17401
                          135 North George Street,
                        +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Nov 08 2017 18:54:15
                                                                                                                                  United States Trustee,
ust
                          228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
EDI: GMACFS.COM Nov 08 2017 18:58:00 ALLY, P.O. BOX 380902,
4540830
                         EDI: GMACFS.COM Nov 08 2017 18:58:00
                                                                                                                                  BLOOMINGTON, MN 55438-0902
4540832
                         EDI: GMACFS.COM Nov 08 2017 18:58:00
                                                                                        ALLY FINANCIAL,
                                                                                                                  PO BOX 980901,
                          MINNEAPOLIS, MN 55438
                       +EDI: GMACFS.COM Nov 08 2017 18:58:00
4540831
                                                                                        ALLY FINANCIAL, 200 RENAISSANCE CTR,
                          DETROIT, MI 48243-1300
                        +EDI: GMACFS.COM Nov 08 2017 18:58:00
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                                                                                        ALLY FINANCIAL. C/O ALLY SERVICING LLC.
                          P.O. BOX 130424, SAINT PAUL, MN 55113-0004
4540838
                         EDI: APPLIEDBANK.COM Nov 08 2017 18:58:00
                                                                                                APPLIED BANK,
                                                                                                                        4700 EXCHANGE COURT,
                          BOCA RATON, FL 33431
4540837
                        +EDI: APPLIEDBANK.COM Nov 08 2017 18:58:00
                                                                                                APPLIED BANK,
                                                                                                                        660 PLAZA DR,
                          NEWARK, DE 19702-6369
                        +EDI: APPLIEDBANK.COM Nov 08 2017 18:58:00
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                                                                                                                         BANKCARD CENTER, P.O. BOX 11170,
                          WILMINGTON, DE 19850-1170
                         EDI: GMACFS.COM Nov 08 2017 18:58:00
4561762
                                                                                        Ally Financial serviced by Ally Servicing LLC,
                          PO Box 130424, Roseville, MN 55113-0004
                        +EDI: CITICORP.COM Nov 08 2017 18:58:00
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                                                                                           CITI,
                                                                                                        PO BOX 6241,
                                                                                                                               SIOUX FALLS, SD 57117-6241
                        +EDI: CITICORP.COM Nov 08 2017 18:58:00
                                                                                                        PO BOX 6077,
                                                                                                                               SIOUX FALLS, SD 57117-6077
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District/off: 0314-1 User: MMchugh Page 2 of 3 Date Rcvd: Nov 08, 2017

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Form ID: 309A Total Noticed: 79

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
4540841
                 EDI: CITICORP.COM Nov 08 2017 18:58:00
                                                              CITI,
                                                                      PO BOX 183051,
                                                                                         COLUMBUS, OH 43218-3051
                +EDI: CITICORP.COM Nov 08 2017 18:58:00
                                                              CITIBANK, N.A.* (BK DEPT),
4540843
                                                                                            BANKRUPTCY DEPT.,
                                          KANSAS CITY, MO 64153-1270
                  7920 NW 110TH STREET,
                 EDI: ESSL.COM Nov 08 2017 18:58:00
4540850
                                                          DISH NETWORK,
                                                                           DEPT 0063,
                                                                                         PALATINE, IL 60055-0063
                +EDI: ESSL.COM Nov 08 2017 18:58:00
4540849
                                                          DISH NETWORK,
                                                                           9601 S MERIDIAN BLVD,
                ENGLEWOOD, CO 80112-5905
+E-mail/Text: bknotice@erccollections.com Nov 08 2017 18:54:17
4540851
                                                                                       ENHANCED RECOVERY CO LLC,
                 8014 BAYBERRY RD, JACKSONVILLE, FL 32256-7412 EDI: IRS.COM Nov 08 2017 18:58:00 INTERNAL RI
4540825
                                                         INTERNAL REVENUE SERVICE,
                                                                                       CENTRALIZED INSOLVENCY OP.,
                 P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
4584985
                 EDI: JEFFERSONCAP.COM Nov 08 2017 18:58:00
                                                                  Portfolio America Asset Management Llc,
                 c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
                 E-mail/Text: camanagement@mtb.com Nov 08 2017 18:54:11
4540856
                                                                               M & T BANK,
                                                                                              1 FOUNTAIN PLZ,
                 BUFFALO, NY 14203
4540857
                 E-mail/Text: camanagement@mtb.com Nov 08 2017 18:54:11
                                                                               M & T BANK,
                  ATTN: BANKRUPTCY DEPARTMENT, 1100 WEHRLE DR, 2ND FLOOR,
                                                                                BUFFALO, NY 14221-7748
                 E-mail/Text: camanagement@mtb.com Nov 08 2017 18:54:11
                                                                               M & T BANK,
4540858
                                                                                              PO BOX 840,
                  BUFFALO, NY 14240
4564063
                 E-mail/Text: camanagement@mtb.com Nov 08 2017 18:54:11
                                                                               M & T Bank,
                                                                                              P.O. Box 1280,
                  Buffalo, New York 14240
                +EDI: WFNNB.COM Nov 08 2017 18:58:00
4540860
                                                          MAURICES, P.O. BOX 659705,
                  SAN ANTONIO, TX 78265-9705
                 E-mail/Text: Bankruptcies@nragroup.com Nov 08 2017 18:54:30
4540863
                                                                                    NATIONAL RECOVERY AGENCY,
                  PO BOX 67015,
                                  HARRISBURG, PA 17106-7015
                +E-mail/Text: Bankruptcies@nragroup.com Nov 08 2017 18:54:30
4540862
                                                                                    NATIONAL RECOVERY AGENCY,
                2491 PAXTON ST, HARRISBURG, PA 17111-1036
+EDI: AISACG.COM Nov 08 2017 18:58:00 NCE
4731213
                                                            NCEP, LLC,
                                                                        c/o Ascension Capital Group,
                  P.O. Box 165028,
                                     Irving, TX 75016-5028
                +EDI: PRA.COM Nov 08 2017 18:58:00
4540865
                                                         PORTFOLIO RECOVERY ASSOC,
                                                                                       DEPT. 922, PO BOX 4115,
                  CONCORD, CA 94524-4115
4540864
                 EDI: PRA.COM Nov 08 2017 18:58:00
                                                         PORTFOLIO RECOVERY ASSOC,
                                                                                       120 CORPORATE BLVD. STE 100,
                 NORFOLK, VA 23502
4540866
                 EDI: PRA.COM Nov 08 2017 18:58:00
                                                         PORTFOLIO RECOVERY ASSOCIATES,
                                                                                            140 CORPORATE BLVD,
                 NORFOLK, VA 23502
4540869
                +EDI: DRIV.COM Nov 08 2017 18:58:00
                                                          SANTANDER CONSUMER USA,
                                                                                      1010 WEST MOCKINGBIRD LANE,
                 DALLAS, TX 75247-5126
                 EDI: DRIV.COM Nov 08 2017 18:58:00
4540868
                                                          SANTANDER CONSUMER USA.
                                                                                      PO BOX 105255.
                  ATLANTA, GA 30348-5255
                +EDI: DRIV.COM Nov 08 2017 18:58:00
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                                                          SANTANDER CONSUMER USA.
                                                                                     PO BOX 961245,
                 FT WORTH, TX 76161-0244
4548161
                 EDI: DRIV.COM Nov 08 2017 18:58:00
                                                          Santander Consumer USA Inc., P. O. Box 560284,
                  Dallas TX 75356-0284
                +EDI: DRIV.COM Nov 08 2017 18:58:00
4639008
                                                          Santander Consumer USA, Inc.,
                 P.O. Box 562088, Suite 900 North,
                                                        Dallas, TX 75356-2088
4540871
                 EDI: AISTMBL.COM Nov 08 2017 18:58:00
                                                             T-MOBILE,
                                                                         PO BOX 742596,
                                                                                            CINCINNATI, OH 45274
                                                             T-MOBILE BANKRUPTCY TEAM,
                 EDI: AISTMBL.COM Nov 08 2017 18:58:00
                                                                                           PO BOX 53410,
4540872
                  BELLEVUE, WA 98015
4540878
                +EDI: WFNNB.COM Nov 08 2017 18:58:00
                                                           WORLD FINANCIAL NETWORK, P.O. BOX 182125,
                  COLUMBUS, OH 43218-2125
4540877
                 EDI: WFNNB.COM Nov 08 2017 18:58:00
                                                           WORLD FINANCIAL NETWORK,
                                                                                      P.O. BOX 182273,
                  COLUMBUS, OH 43218-2273
                +E-mail/Text: kcm@yatb.com Nov 08 2017 18:54:08
4540879
                                                                       YORK ADAMS TAX BUREAU*, PO BOX 15627,
                  YORK, PA 17405-0156
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                 Wollemi Acquisitions, LLC by AIS Data Services, LP
cr
                +NCEP, LLC, c/o Ascension Capital Group, PO Box 165028, Irvin +Santander Consumer USA, Inc., P.O. Box 562088, Suite 900 North,
                                                                                 Irving, TX 75016-5028
cr*
cr*
                                                                                       Dallas, TX 75356-2088
4540845*
               ++COLUMBIA GAS,
                                 290 W NATIONWIDE BLVD 5TH FL,
                                                                   BANKRUPTCY DEPARTMENT,
                                                                                              COLUMBUS OH 43215-4157
                (address filed with court: COLUMBIA GAS, P.O. BOX 742537,
                                                                                  CINCINNATI, OH 45274-2537)
                                 290 W NATIONWIDE BLVD 5TH FL,
                                                                   BANKRUPTCY DEPARTMENT,
                                                                                              COLUMBUS OH 43215-4157
4540847*
               ++COLUMBIA GAS,
                                                                    200 CIVIC CENTER DR,
                (address filed with court: COLUMBIA GAS OF PA,
                                                                                             11TH FLOOR,
                  COLUMBUS, OH 43215)
                                  290 W NATIONWIDE BLVD 5TH FL,
4580505*
               ++COLUMBIA GAS,
                                                                   BANKRUPTCY DEPARTMENT,
                                                                                              COLUMBUS OH 43215-4157
                (address filed with court: Columbia Gas of Pa Inc, PO Box 117, Columbus OH 43216)
                            LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, led with court: M&T Bank, P.O. Box 840, Buffa
                                                                                 WILLIAMSVILLE NY 14221-7748
4552717*
               ++M&T BANK.
                (address filed with court: M&T Bank, P.O. Box 840, +MARIA DLA CABREJA-CASTRO, 739 W. PRINCESS STREET,
                                                                          Buffalo, NY 14240-1840)
4540821*
                                                                          YORK, PA 17401-3640
                 Santander Consumer USA Inc., P. O. Box 560284,
                                                                      Dallas TX 75356-0284
4548906*
                                                                                                  TOTALS: 1, * 8, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0314-1 User: MMchuqh Page 3 of 3 Date Royd: Nov 08, 2017 Form ID: 309A Total Noticed: 79

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2017 at the address(es) listed below:

Jason Brett Schwartz on behalf of Creditor Wollemi Acquisitions, LLC

JSchwartz@mesterschwartz.com, JOttinger@mesterschwartz.com Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com,

bkgroup@kmllawgroup.com

on behalf of Debtor 1 Maria DLA Cabreja-Castro lyoung@cgalaw.com, Lawrence V. Young

tlocondro@cgalaw.com;scomegna@cgalaw.com;hlocke@cgalaw.com;rminello@cgalaw.com;kwengert@cgalaw.co m;kbrayboy@cgalaw.com

Steven M. Carr (Trustee)

Trustee) carrtrustee@yahoo.com, pa31@ecfcbis.com on behalf of Creditor M&T BANK tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com Thomas I Puleo

United States Trustee ustpregion03.ha.ecf@usdoj.gov

William E. Craig on behalf of Creditor Santander Consumer USA, Inc. ecfmail@mortoncraig.com,

mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7

Information to identify the case:				
Debtor 1	Maria DLA Cabreja–Castro	Social Security number or ITIN xxx-xx-9536		
	First Name Middle Name Last Name	EIN		
Debtor 2	First Name Middle Name Last Name	Social Security number or ITIN		
(Spouse, if filing)	riist Name - Middle Name - Last Name	EIN		
United States Bankruptcy Court Middle District of Pennsylvania		Date case filed in chapter 13 September 5, 2014		
Case number:	1:14-bk-04110-RNO	Date case converted to chapter 7 October 27 , 2017		

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.					
		About Debtor 1:	About Debtor 2:		
1.	Debtor's full name	Maria DLA Cabreja-Castro			
2.	All other names used in the last 8 years	aka Maria D. Cabreja–Castro, aka Maria De Los Angeles Cabreja–Castro			
3.	Address	739 W. Princess Street York, PA 17401			
4.	Debtor's attorney Name and address	Lawrence V. Young CGA Law Firm 135 North George Street York, PA 17401	Contact phone 717 848–4900 Email: lyoung@cgalaw.com		
5.	Bankruptcy trustee Name and address	Steven M. Carr (Trustee) Ream, Carr, Markey and Woloshin LLP 119 East Market Street York, PA 17401	Contact phone 717 843–8968 Email: <u>carrtrustee@yahoo.com</u>		

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 1

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101–1737 Hours open Monday – Friday 9:00 AM to 4:00 PM

Contact phone (717) 901-2800

Date: November 8, 2017

Location:

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

December 6, 2017 at 02:30 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

York County Judicial Center, 45 North George Street, 5th Floor Multipurpose Room, York, PA 17401

Filing deadline: February 4, 2018

*** Valid photo identification and proof of social security number are required ***

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

 if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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